

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOSEPH M. SEDLAK

Debtor(s)

Case No. 16-24474TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/02/2016.
- 2) The plan was confirmed on 02/03/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/16/2018.
- 5) The case was dismissed on 07/17/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,693.21.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,641.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$16,641.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,820.52
Court Costs	\$0.00
Trustee Expenses & Compensation	\$725.56
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,546.08**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	159.91	159.91	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Unsecured	4,900.12	4,900.12	4,900.12	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	61,374.91	62,224.43	0.00	4,134.88	0.00
DEUTSCHE BANK NATIONAL TRUST	Priority	0.00	825.00	825.00	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	2,378.11	2,378.11	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	448.48	448.48	0.00	0.00
ECMC(*)	Unsecured	0.00	4,008.87	0.00	0.00	0.00
ECMC(*)	Unsecured	NA	5,391.37	0.00	0.00	0.00
HOMESTEAD BOROUGH**	Secured	0.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,313.46	1,372.41	1,372.41	0.00	0.00
MUNHALL BOROUGH (TRASH/SOLID	Secured	NA	650.86	650.86	0.00	0.00
MUNHALL BOROUGH (TRASH/SOLID	Secured	NA	4,936.34	4,936.34	0.00	0.00
MUNHALL BOROUGH REAL ESTATE	Secured	3,459.51	NA	3,459.51	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	1,535.17	1,441.83	1,441.83	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	224.83	224.83	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	938.88	938.88	938.88	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	7,411.73	6,561.61	6,561.61	0.00	0.00
PREMIER BANKCARD LLC	Unsecured	280.52	326.06	326.06	0.00	0.00
SANTANDER CONSUMER USA**	Secured	16,337.82	16,468.38	16,468.38	1,935.06	979.32
SPECIALIZED LOAN SERVICING LLC	Secured	0.00	2,672.56	2,672.56	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	30,900.73	31,353.90	0.00	7,045.66	0.00
STEEL VALLEY SCHOOL DISTRICT	Secured	0.00	NA	NA	0.00	0.00
STEEL VALLEY SD & MUNHALL BOF	Priority	NA	152.90	152.90	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	622.04	622.04	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	9,804.33	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$11,180.54	\$0.00
Mortgage Arrearage	\$5,050.67	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,468.38	\$1,935.06	\$979.32
All Other Secured	\$9,046.71	\$0.00	\$0.00
TOTAL SECURED:	\$30,565.76	\$13,115.60	\$979.32
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$977.90	\$0.00	\$0.00
TOTAL PRIORITY:	\$977.90	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$16,996.17	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,546.08</u>
Disbursements to Creditors	<u>\$14,094.92</u>
TOTAL DISBURSEMENTS :	<u>\$16,641.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/24/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.